

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re: AYYAZ AHMED and AYSHA KHAN, Case No.: 23-21777 (SLM)

Debtors. Chapter 7

Judge: Hon. Stacey L. Meisel

---

**NOTICE OF PROPOSED ABANDONMENT**

---

Charles M. Forman, chapter 7 trustee in this case, proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court, District of New Jersey P.O. Box 1352 Newark, NJ 07101-1352
--

If an objection is filed, a hearing will be held before the Hon. Stacey L. Meisel on October 1, 2024 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom 3A, 50 Walnut Street, Newark, New Jersey. If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:
------------------------------------

The Trustee proposes to abandon the estate's interest in the Debtors' real property located at 34 Trophy Ridge, San Antonio, Texas, believed to have a fair market value of \$1,499,000 on the basis that it is of inconsequential value and burdensome to the estate.
--

Liens on property:
--------------------

Truist Bank (1 <sup>st</sup> Mortgage): \$1,118,434.78 Champions Estates (Lien): \$2,858.80 Stone Oak Property Owners Assoc'n (Lien): \$1,125.88 Aetna, Inc. and Aetna Life Insurance Co. (Judgment Lien): \$434,394.23 Leonite Capital, LLC (Judgment Lien): \$2,064,532 Total Liens: \$3,621,345.69
--

Amount of equity claimed as exempt:
-------------------------------------

None.
-------

Objections must be served on, and requests for additional information directed to:

/s/Charles M. Forman

Charles M. Forman, Trustee

Forman Holt, 365 W. Passaic Street, Suite 400, Rochelle Park, New Jersey 07662

Tel: 201.845.1000

Email: cforman@formanlaw.com

In re:  
Ayyaz Ahmed  
Aysha Khan  
Debtors

Case No. 23-21777-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 28, 2024

User: admin  
Form ID: pdf905

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ayyaz Ahmed, Aysha Khan, 116 Boonton Ave., Butler, NJ 07405-2910
aty	+ Forman Holt, Formnlaw LLC d/b/a Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
aty	+ Forman Holt, 365 West Passaic Street Suite 400, Rochelle Park, NJ 07662-3005
aty	Fred Kantrow, 32 Smithtown Bypass, Suite 101, Smithtown, NY 11787
r	+ Joyce Klein Realtors, 4416 Ramsgate, Suite 102, San Antonio, TX 78230-1670
cr	+ Truist Bank, 1001 Semmes Avenue, Richmond, VA 23224-2245
520117890	BMW Financial ervices, Po Box 3608, Dublin, OH 43016-0306
520117891	Borough of Butler, 1 Ace Rd, Butler, NJ 07405-1348
520117892	Capital Bank, Opensky Cbnk, 2275 Research Blvd Ste 600, Rockville, MD 20850-6238
520117894	+ Champion Estates Res. Owners Assoc, Inc., Allen, Stein & Durbin, P.C. 6243 W Ih 10, San Antonio, TX 78201-2086
520117898	Fleischer, Fleischer & Suglia, Four Greentree Centre 601 Route 73 N Ste, Marlton, NJ 08053-3475
520235440	+ GCM CAPITAL LLC, The Kantrow Law Group PLLC, 732 Smithtown Bypass Ste 101, Smithtown, NY 11787-5020
520117903	Leonite Capital LLC Pashman Stein Walder Hayden 21, Hackensack, NJ 07601-7054
520117906	Marine Midland Mortgage, Po Box 26648, Oklahoma City, OK 73126-0648
520117907	Morris County Sheriffs Office, 56 Washington St, Morristown, NJ 07960-6812
520117908	NYC Dept. of Finance, Po Box 3615, New York, NY 10008-3615
520117911	Smith Drug Co., a div of J M Smith Corp, 9098 Fairforest Rd, Spartanburg, SC 29301-1134
520128533	+ Smith Drug Company, A division of JM Smith Corp., c/o Zeichner Ellman & Krause LLP, Attn. Bruce S. Goodman, Esq., 730 Third Avenue, New York, New York 10017-3206
520117915	Thurman & Phillips P.C, 4093 De Zavala Rd, Shavano Park, TX 78249-2066
520139786	+ Truist Bank, Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
520139787	+ Truist Bank, successor by, merger to SunTrust Bank, 1001 Semmes Avenue, Richmond, Virginia 23224-2245
520214192	+ Value Drug Company, c/o Michael R. Herz, Esq., 49 Market Street, Morristown, NJ 07960-5122
520117918	Value Drug Company, 195 Theater Dr, Duncansville, PA 16635-7144

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 28 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 28 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2024 20:46:53	BMW Financial Services, AIS Portfolio Services LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	^ MEBN	Aug 28 2024 20:39:00	De Lage Landen Financial Services, Inc. c/o Nicola, Fleischer, Fleischer & Suglia, P.C., Four Greentree Centre, 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
cr	+ Email/Text: mhall@foxrothschild.com	Aug 28 2024 20:38:00	Value Drug Company, c/o Fox Rothschild LLP, 49 Market Street, Morristown, NJ 07960-5122

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Aug 28, 2024

Form ID: pdf905

Total Noticed: 60

520195288	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 20:47:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520117887	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 20:47:21	Amex, Po Box 981540, El Paso, TX 79998-1540
520117888	Email/Text: bankruptcies@andanet.com	Aug 28 2024 20:38:00	Anda Inc., 2915 Weston Rd, Weston, FL 33331-3627
520172998	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 20:59:11	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520117889	Email/Text: customer.service@atlantichhealth.org	Aug 28 2024 20:38:00	Atlantic Health System, Po Box 21385, New York, NY 10087-1385
520121755	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2024 20:47:14	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520176092	+ Email/Text: bankruptcy@certified-solutions.com	Aug 28 2024 20:38:00	CHILTON MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520117893	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 20:47:35	Capital One, Po Box 30285, Salt Lake Cty, UT 84130-0285
520126993	+ Email/PDF: ebn_ais@aisinfo.com	Aug 28 2024 20:59:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520184278	+ Email/Text: erin.gapinski@cardinalhealth.com	Aug 28 2024 20:38:00	Cardinal Health 108, LLC, 7000 Cardinal Place, Dublin, OH 43017-1091
520184280	+ Email/Text: erin.gapinski@cardinalhealth.com	Aug 28 2024 20:38:00	Cardinal Health 110, LLC, 7000 Cardinal Place, Dublin, OH 43017-1091
520117895	^ MEBN	Aug 28 2024 20:38:13	Coastal/prosp, 221 Main St Ste 400, San Francisco, CA 94105-1913
520117896	Email/PDF: creditonebknotifications@resurgent.com	Aug 28 2024 20:47:21	Credit One Bank Na, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
520164350	^ MEBN	Aug 28 2024 20:38:59	De Lage Landen Financial Services, Inc., c/o Nicola G. Suglia, Esquire, Fleischer, Fleischer & Suglia, P.C., 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
520171617	Email/Text: BNCnotices@dcmservices.com	Aug 28 2024 20:38:00	Emergency Physician Associates of North Jersey PC, PO Box 1123, Minneapolis, MN 55440-1123
520117899	Email/Text: mhall@foxrothschild.com	Aug 28 2024 20:38:00	Fox Rothschild LLP, 49 Market St, Morristown, NJ 07960-5122
520172188	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 28 2024 20:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520117901	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 28 2024 20:59:31	JPMCB Auto, Po Box 901076, Fort Worth, TX 76101-2076
520117902	^ MEBN	Aug 28 2024 20:39:32	KML Law Group P.C., JEK, Esq., RPA, Esq., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520192714	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 20:47:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520117904	Email/Text: wdtm_mwzm@mwzmlaw.com	Aug 28 2024 20:38:00	Mackie Wolf Zientz & Mann, PC, 14160 Dallas Pkwy Ste 900, Dallas, TX 75254-4314
520176093	+ Email/Text: bankruptcy@certified-solutions.com	Aug 28 2024 20:38:00	MONTCLAIR RADIOLOGY, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520117905	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 20:47:43	Macys, Po Box 71359, Philadelphia, PA 19176-1359
520153475	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 28 2024 20:47:41	MidFirst Bank, 999 NorthWest Grand Boulevard,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Aug 28, 2024

Form ID: pdf905

Total Noticed: 60

520117909	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2024 20:47:34	Oklahoma City, OK 73118-6051 PORTFOLIO RECOV ASSOC, 120 Corporate Blvd, Norfolk, VA 23502-4952
520212244	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2024 20:47:39	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520117910	^ MEBN Aug 28 2024 20:40:23	PSE&G, Po Box 709, Newark, NJ 07101-0709
520139555	+ Email/Text: bankruptcy@bbandt.com Aug 28 2024 20:38:00	Truist Bank, Bankruptcy Department 306-40-04-95, P.O. Box 27767, Richmond, VA 23261-7767
520117916	Email/Text: bankruptcy@bbandt.com Aug 28 2024 20:38:00	Truist Mortgage, Po Box 849, Wilson, NC 27894-0849
520120625	Email/PDF: OGCRegionIIBankruptcy@hud.gov Aug 28 2024 20:47:20	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520117917	Email/Text: bankruptcy@uscbcorporation.com Aug 28 2024 20:38:00	USCB Corp, Po Box 75, Archbald, PA 18403-0075
520290247	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov Aug 28 2024 20:39:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520117897		De Lage Landen Financial Services Inc., 1111 Old Eagle School Rd Ste 1 Wayne, PA
520117900		GCM Capital, 360 Hamilton Ave Ste 615 White Plains, N
520117912		Stone Oaks Property Owners Assoc. Inc., 19210 Huebner Rd Ste 100 San Antonio, TX
520117913		Tenaglia and Hunt Pa Your client Citibank N.A. Att, 395 W Passaic St Ste 205 Rochelle Park,
520117914		The Law Office of Aniello D. Cerreto, Esq., 215 Gordons Corner Road Suite 1i English
520117919		Zeichner Ellman & Krause LLP, 1211 Avenue of the Americas New York, NY

TOTAL: 6 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor JPMorgan Chase Bank N.A. ajennings@hillwallack.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Aug 28, 2024

Form ID: pdf905

Total Noticed: 60

Andre L. Kydala	on behalf of Creditor Deluxe Services Group kydalalaw@aim.com kydalalaw@aim.com
Aniello D. Cerreto	on behalf of Debtor Ayyaz Ahmed adclawoffice@gmail.com
Aniello D. Cerreto	on behalf of Joint Debtor Aysha Khan adclawoffice@gmail.com
Bruce Seth Goodman	on behalf of Creditor Smith Drug Company a division of J M Smith Corporation bgoodman@zeklaw.com, 8630711420@filings.docketbird.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Christopher John Leavell	on behalf of Creditor ASD Specialty Healthcare LLC d/b/a Besse Medical cleavell@klehr.com, lclark@klehr.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Herbert K. Ryder	on behalf of Creditor Greenwich Capital Management Limited Partnership hryder@hkryderlaw.com g16776@notify.cincompass.com;ryder.herbertb124178@notify.bestcase.com
Jordan B. DeFlora	on behalf of Trustee Charles M. Forman jdeflora@formanlaw.com kanema@formanlaw.com
Kimberly A. Wilson	on behalf of Creditor JPMorgan Chase Bank N.A. kimwilson@raslg.com
Kimberly J. Salomon	on behalf of Attorney Forman Holt ksalomon@formanlaw.com jkisla@formanlaw.com
Kimberly J. Salomon	on behalf of Trustee Charles M. Forman ksalomon@formanlaw.com jkisla@formanlaw.com
Matthew K. Fissel	on behalf of Creditor Truist Bank wbecf@brockandscott.com matthew.fissel@brockandscott.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Michael R. Herz	on behalf of Creditor Value Drug Company mherz@foxrothschild.com cbrown@foxrothschild.com
Nicola G. Suglia	on behalf of Creditor De Lage Landen Financial Services Inc. c/o Nicola Suglia nsuglia@fleischerlaw.com, fleischercases@fleischerlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19